

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION**

IN RE: § **CASE NO.09-20069**
BANKS JAMES L, JR & REY C §
§
§
§
§
§

DEBTOR §
Bank of America, N.A., successor by § **CHAPTER13**
merger to BAC Home Loans Servicing, L.P. §
§
§
CREDITOR

NOTICE OF MORTGAGE PAYMENT CHANGE

TO THE HONORABLE JUDGE OF SAID COURT:

Comes now Creditor, Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. and respectfully provides notice of a change of on-going mortgage payment as indicated below.

1. New Payment: \$ 3790.77 Effective November 01, 2011

a. Change Reason: Escrow Change

b. Principal and Interest: \$ 3067.36

c. Escrow: \$ 723.41

d. Total Payment: \$ 3790.77

2. Loan Number: xxxx9927

3. All future payments made on the above account should be made payable to Bank of America,
N.A., successor by merger to BAC Home Loans Servicing, L.P. and sent to 7105 Corporate Drive Mail
Stop TX2-982-03-03 , Plano, TX 75024-0000.

CLERK
US BANKRUPTCY COURT
ALEXANDRIA DIVISION
2011 SEP -9 P 3: 05

Dated: August 26, 2011

Respectfully submitted,
National Bankruptcy Services

/s/ Brad Cloud
Brad Cloud
9441 LBJ Freeway Suite 250
Dallas, TX 75243
972-643-6600
972-643-6698 (Telecopier)
E-mail:notice@bkcylaw.com
Authorized Agent for
Bank of America, N.A., successor by merger to BAC
Home Loans Servicing, L.P.

NOTICE OF MORTGAGE PAYMENT CHANGE

1

CERTIFICATE OF SERVICE

I, Brad Cloud, hereby certify that a true and correct copy of the foregoing Notice of Payment Change has been served upon the following parties in interest on August 26, 2011 via the method listed below:

via pre-paid regular U.S. mail:

Debtor's Attorney
DANIEL M. PRESS
6718 Whittier Ave Ste 200
McLean, VA 221014531

via certified regular U.S. mail:

Primary Debtor
BANKS JAMES L, JR & REY C
20479 SWECKER FARM PL
POTOMAC FALLS, VA 20165

via certified regular U.S. mail:

Chapter 13 Trustee
THOMAS P. GORMAN
300 N WASHINGTON ST, SUITE 400
ALEXANDRIA, VA 22314

/s/ Brad Cloud

09-20069

Any questions or objections should be directed to and served on
at the address below:

Creditor: Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P.
Contact: Customer Service
Address 1: 2380 Performance Dr. Bldg C Mail Stop: RGV-C-32
Address 2:
City: Richardson
State: TX
Zip: 75082
Telephone: 1-800-669-5224
Fax: 972-498-5932
E-mail: bankruptcy.administration@bankofamerica.com



Bank of America



JAMES BANKS
20479 SWECKER FARM PL
POTOMAC FALLS VA 20165

August 25, 2011

This statement is being furnished for informational purposes only and should not be construed as an attempt to collect against you personally. While in the future, your obligation to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. may or may not be discharged by operation of law, Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. will retain the ability to enforce its rights against the property securing this loan should there be a default.

If you are presently involved in a Chapter 13 proceeding, please be advised that should this amount conflict with any order or requirement of the Court, you are required to obey all orders of the Court.

PAYMENT CHANGE NOTIFICATION

This is to advise you that a recent escrow analysis completed on your loan has resulted in a change to your monthly payment.

WHAT THIS MEANS

Due to the change in your escrow payment, your current monthly payment of \$ 3,328.43 has also changed. Effective 11/1/2011 your new monthly payment amount will be \$3,790.77.

Below is a breakdown of the new payment calculations:

"This correspondence is from Bank of America, N.A, successor by merger to BAC Home Loans Servicing, LP"



Bank of America: Pr

| | |
|----------------------------------|-------------------|
| New Principal & Interest Payment | \$3,067.36 |
| New Escrow Payment* | \$ 723.41 |
| New Monthly Payment | \$3,790.77 |

* If your account is included in a Chapter 13 plan, we have credited the escrow account for the amount included in the proof of claim.

WHAT YOU NEED TO DO

If you have any questions, please contact our Customer Service Department at 1-800-669-5224.

| | |
|-------------------------------|-----------------------|
| Cc: CHUNG & PRESS, P.C. | Account #: ****9927 |
| 6718 WHITTIER AVE., SUITE 200 | Case #: 09-20069/VA/E |
| MCLEAN VA 22101-0000 | ID#: 92709-2006110822 |

THOMAS P. GORMAN
300 N WASHINGTON ST, SUITE 400
ALEXANDRIA, VA 22314

BIERMAN, GEESING & WARD, LLC
4520 EAST WEST HIGHWAY STE 200
BETHESDA, MD 208140000

“This correspondence is from Bank of America, N.A, successor by merger to BAC Home Loans Servicing, LP”



Case 09-20069-RGM Doc 62 Filed 09/09/11 Entered 09/12/11 08:48:32 Desc Main
Document Page 5 of 7 33304-MVAE01-09020069/137031

Bank of America, N.A.
2380 Performance Dr, Bldg C, Mail Stop
RGV-C-32
Richardson, TX 75082

U.S. BANKRUPTCY COURT
200 S Washington Street
Alexandria, VA 22314-5405



Bank of America: Pr

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|----------------------------------|-------------------|
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Bank of America, N.A.
2380 Performance Dr, Bldg C, Mail Stop
RGV-C-32
Richardson, TX 75082



0000010-0000081 884288 1
U.S. BANKRUPTCY COURT
200 S Washington Street
ALEXANDRIA VA 22314-5405

F I L E D

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CLERK U.S. BANKRUPTCY COURT
ALEXANDRIA DIVISION

